

**Information to identify the case:**

Debtor 1	<b>Jordan David Chenette</b>	Social Security number or ITIN	<b>xxx-xx-9664</b>
	First Name Middle Name Last Name	EIN	<b>20-2362106</b>
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Western District of Virginia</b>	Date case filed for chapter	<b>7 3/14/20</b>
Case number:	<b>20-50220</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jordan David Chenette	
2. All other names used in the last 8 years	dba Four Seasons Cleaning and Janitorial, Inc., dba Pool Cleaning and Repair, LLC, dba Sales Unlimited LLC, dba Universal Consulting, LLC	
3. Address	407 Stonewall Street Strasburg, VA 22657	
4. Debtor's attorney Name and address	Suad Bektic New Day Legal, PLLC 98 Alexandria Pike, Suite 10 Warrenton, VA 20186	Contact phone 540-349-3232
5. Bankruptcy trustee Name and address	W Stephen Scott(80) PO Box 1312 Charlottesville, VA 22902	Contact phone (434) 227-5520

For more information, see page 2 &gt;

Debtor **Jordan David Chenette**

Case number **20-50220**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>116 N. Main St., Room 223 Harrisonburg, VA 22802</p>	<p>Hours open 8 a.m. – 4:30 p.m.</p> <p>Contact phone (540) 434-8327</p> <p>Date: 3/15/20</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>April 15, 2020 at 11:30 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification required ***</p>	<p>Location:</p> <p><b>Courtroom, Historic, Courthouse, Court St. Entrance, 103 N Main St., Woodstock, VA 22664</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 6/15/20</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court  
Western District of VirginiaIn re:  
Jordan David Chenette  
DebtorCase No. 20-50220-rbc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0423-5

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 39

Date Rcvd: Mar 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2020.

db +Jordan David Chenette, 407 Stonewall Street, Strasburg, VA 22657-2320  
tr +W Stephen Scott(80), PO Box 1312, Charlottesville, VA 22902-1312  
4886797 +ASP Franchising, LLC, 3986 Lake Street, Macon, GA 31204-2232  
4886798 +Bank of America, P.O. Box 15796, Wilmington, DE 19886-5796  
4886806 +FCCI Insurance Group, 6300 University Parkway, Sarasota, FL 34240-7043  
4886807 +Forrest Surprenant, 7258 Balwin Ridge Road, Warrenton, VA 20187-4514  
4886808 +Four Seasons Cleaning and Janitorial Inc, 961 Russell Avenue, Suite A,  
Gaithersburg, MD 20879-3285  
4886809 +Geico Commercial Auto, P.O. Box 822636, Philadelphia, PA 19182-2636  
4886810 +Goldman Sachs Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400  
4886812 +HSBC Bank USA, N.A., P.O. Box 4657, Carol Stream, IL 60197-4657  
4886813 +Justin DiBlassio, Esq., 7120 Samuel Morse Drive, Suite 300, Columbia, MD 21046-3423  
4886818 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032  
4886816 +Pennymac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387  
4886817 +Pie Insurance, 1615 L Street, NW, Washington, DC 20036-5750  
4886819 +Pool Cleaning and Repair, LLC, 961 Russell Avenue, Suite A, Gaithersburg, MD 20879-3285  
4886821 TD Bank business line of credit, P.O. Box 5600, Lewiston, ME 04243-5600  
4886822 +Universal Consulting, LLC, 407 Stonewall Street, Strasburg, VA 22657-2320  
4886823 +Wells Business BKG Sup Grp, P.O. Box 202902, Dallas, TX 75320-2902  
4886824 Wells Fargo, P.O. Box 77033, Minneapolis, MN 55480-7733

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sbektic@newdaylegal.com Mar 16 2020 23:34:37 Suad Bektic,  
New Day Legal, PLLC, 98 Alexandria Pike, Suite 10, Warrenton, VA 20186  
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Mar 16 2020 23:34:57 USTrustee,  
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620  
4886793 E-mail/Text: bankruptcy@alliantcreditunion.com Mar 16 2020 23:35:08 Alliant Credit Union,  
125 E Algonquin Rd, Arlington Heights, IL 60005  
4886794 E-mail/Text: bankruptcy@alliantcreditunion.com Mar 16 2020 23:35:09 Alliant Credit Union,  
P.O. Box 1666, Des Plaines, IL 60017-1666  
4886795 +EDI: AMEREXPR.COM Mar 17 2020 03:23:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
4886796 EDI: AMEREXPR.COM Mar 17 2020 03:23:00 Amex, P.O. Box 650448, Dallas, TX 75265-0448  
4886799 +EDI: CAPITALONE.COM Mar 17 2020 03:23:00 Capital One Bank Usa N., P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
4886802 EDI: CITICORP.COM Mar 17 2020 03:23:00 Citi Cards, P.O. Box 70166,  
Philadelphia, PA 19176-0166  
4886803 +EDI: CITICORP.COM Mar 17 2020 03:23:00 Citicards Cbna, P.O. Box 6217,  
Sioux Falls, SD 57117-6217  
4886792 +E-mail/Text: bkr@taxva.com Mar 16 2020 23:35:22 Commonwealth of Virginia, P.O. Box 2156,  
Richmond, VA 23218-2156  
4886805 EDI: DISCOVER.COM Mar 17 2020 03:23:00 Discover Financial Services LLC, P.O. Box 15316,  
Wilmington, DE 19850  
4886804 +EDI: NAVIENTFKASMDOE.COM Mar 17 2020 03:23:00 Dept Of Ed/navient, P.O. Box 9635,  
Wilkes Barre, PA 18773-9635  
4886811 +EDI: HFC.COM Mar 17 2020 03:23:00 HSBC Bank, P.O. Box 2013, Buffalo, NY 14240-2013  
4886791 +EDI: IRS.COM Mar 17 2020 03:23:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
4886800 EDI: JPMORGANCHASE Mar 17 2020 03:23:00 Chase, P.O. Box 15298, Wilmington, DE 19850  
4886814 +EDI: NFCU.COM Mar 17 2020 03:23:00 Navy FCU, P.O. Box 3500, Merrifield, VA 22119-3500  
4886815 +EDI: NFCU.COM Mar 17 2020 03:23:00 Navy Federal Credit Union, 820 Follin Lane,  
Vienna, VA 22180-4907  
4886832 +EDI: PRA.COM Mar 17 2020 03:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4886820 +EDI: RMSC.COM Mar 17 2020 03:23:00 Synchrony/PayPal MC, P.O. Box 965005,  
Orlando, FL 32896-5005  
4886825 +EDI: WFFC.COM Mar 17 2020 03:23:00 Wells Fargo Auto, P.O. Box 17900,  
Denver, CO 80217-0900

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4886801\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase, P.O. Box 15298, Wilmington, DE 19850)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0423-5

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Mar 16, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0